

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)



Order Filed on August 15, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

James & Rebecca Abrams

Case No.: 17-14648

Chapter: 7


Hearing Date: 8/15/17

Judge: Altenburg

**ORDER GRANTING REDEMPTION**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is  
**ORDERED.**

**DATED: August 15, 2017**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF NEW JERSEY**

In Re: James L. Abrams, Jr & Rebecca A. Abrams : Case No: 17-14648  
Debtor (s) : Chapter 7  
Creditor(s) Address: Regional Acceptance Corp.  
1424 East Fire Tower Road : Judge Andrew B. Altenburg, Jr.  
Greenville, NC 27858

**ORDER GRANTING REDEMPTION AND APPROVAL OF  
ASSOCIATED FINANCING AND ATTORNEY FEES.**

Upon the motion of the Debtor (s) and there having been no responsive filing or objection within the time required, the Court finds as follows:

1. The tangible personal property described below is intended primarily for personal, family or household use of the debtor (s):

Year 2012 Make Volkswagen Model Jetta 5 Cylinder Sedan 4D SE

VIN # 3VWDP7AJ7CM392910

2. The debt owing the Creditor is a dischargeable consumer debt and the Debtor (s) interest in such property is exempt or has been abandoned by the estate.

3. The value of the secured claim of the Creditor for redemption purposes, the "redemption amount" is \$ 6,134.00

**IT HEREBY ORDERED,**

1. That the Debtor (s) may redeem the subject property by paying to the Creditor on or before the thirtieth (30th) day following entry of this Order the redemption amount.

~~2. That the Debtor (s) may redeem the subject property by paying to the Creditor on or before the thirtieth (30th) day following entry of this Order the redemption amount.~~

3. Upon timely receipt of such payment, the Creditor is ordered to cancel its lien of record and surrender the certificate of title in accord with the Debtor instruction.

4. In the event of the failure of the Creditor to so cancel its lien within three (3) days after payment of the aforesaid lump sum pursuant to the entry of this Order, then this Order shall serve as an authorization for the said lien to be canceled, and it is Ordered that the applicable County Clerk's Office shall cancel same of record.

5. In the event of the failure of the Debtor (s) to pay the redemption amount within such time frame, the automatic stay shall immediately terminate.

**SO ORDERED** this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Bankruptcy Judge

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
James L. Abrams, Jr.  
Rebecca A. Abrams  
Debtors

Case No. 17-14648-ABA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +James L. Abrams, Jr., 4 North Drive, Riverton, NJ 08077-3644  
jdb +Rebecca A. Abrams, 4 North Drive, Riverton, NJ 08077-3644

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Paul H. Young on behalf of Debtor James L. Abrams, Jr. ykassoc@gmail.com, lesliebrown.paralegal@gmail.com  
Paul H. Young on behalf of Joint Debtor Rebecca A. Abrams ykassoc@gmail.com, lesliebrown.paralegal@gmail.com  
Thomas J Subranni trustee@subranni.com, szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solutions.com; hinnaurato@subranni.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com, szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solutions.com; hinnaurato@subranni.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6